

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CASE NO. 5-09-04694

CHARLES BOVINO,
a/k/a CHARLES E. BOVINO
a/k/a CHARLES E. BOVINO JR.
a/k/a CHARLES ERNEST BOVINO JR.

and

LORI L. BOVINO
a/k/a LORI BOVINO
a/k/a LORI LYNN BOVINO
a/k/a LYNN LORI BOVINO
a/k/a LORI ROWE
a/k/a LORI L. ROWE

Debtor.

CHAPTER 7

LORI L. BOVINO,
a/k/a LORI L. ROWE

Plaintiff

vs.

VERIZON PENNSYLVANIA, INC. AND
AFNI, INC.

Defendant

: ADVERSARY NO. _____

**COMPLAINT TO RECOVER DAMAGES FOR VIOLATION
OF THE AUTOMATIC STAY**

AND NOW COMES the Plaintiff/Debtor, Lori L. Bovino, a/k/a Lori L. Rowe, by and through her attorney, Tullio DeLuca, Esquire, and makes this Complaint to Recover Damages for Violation of the Automatic Stay and, in support thereof, avers as follows:

1. Debtor filed his Chapter 7 Voluntary Petition on June 17, 2009.
2. On or about June 21, 2009, AFNI, Inc., was electronically served with the Notice of 341 Meeting of Creditors on behalf of Verizon . A copy of the Certificate of Mailing of 341 Meeting Notice is attached hereto and made a part hereof, and marked as Exhibit "A".

3. Subsequent to being notified of the filing of the Chapter 7 Bankruptcy, on November 14, 2009, an invoice was forwarded by AFNI, Inc., by First Class Mail, requesting payment for pre-petition debt. Said invoice is attached hereto, and marked as Exhibit "B."

4. Verizon hired AFNI, Inc. to collect on the pre-petition debt. Verizon had AFNI, Inc. continue to pursue collection efforts on the pre-petition debt after being notified of the Bankruptcy filing.

5. Based on the foregoing facts and the Exhibits attached hereto and made a part hereof, Verizon of Pennsylvania and AFNI, Inc.'s conduct is in violation of the automatic stay, 11 U.S.C. Section 362.

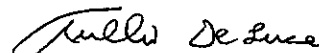
WHEREFORE, Debtor, Lori L. Bovino, a/k/a Lori L. Rowe, requests the following relief:

1. An order adjudging Verizon of Pennsylvania and AFNI, Inc. in civil contempt for violation of the automatic stay provisions of Section 362 of the Bankruptcy Code.

2. An order awarding debtor damages, including punitive damages for Verizon of Pennsylvania and AFNI, Inc.'s continued and repeated violations of the automatic stay, along with costs and attorney's fees incurred as a result of the violations of the automatic stay by Verizon of Pennsylvania and AFNI, Inc.

3. Such other and further relief as the court may deem appropriate.

Respectfully submitted,



Tullio DeLuca, Esquire
Attorney I.D. 59887
Attorney for Debtor
381 North 9th Street,
Scranton, Pennsylvania 18504
570-347-7764

Dated this 24th day of November 2009.

UNITED STATES BANKRUPTCY COURT
Middle District of Pennsylvania

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on June 17, 2009.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or electronically through "PACER" (Public Access to Court Electronic Records).

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations.

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Charles E. Bovino Jr.
aka Charles E. Bovino, aka Charles Bovino, aka Charles Ernest Bovino Jr.
1128 The Hideout
Lake Ariel, PA 18436

Lori L Bovino
aka Lori Bovino, aka Lori Lynn Bovino, aka Lynn Lori Bovino, aka Lori Rowe, aka Lori L. Rowe
1128 The Hideout
Lake Ariel, PA 18436

Case Number:
5:09-bk-04694-JJT

Last four digits of Social Security No., Individual Taxpayer-ID (ITIN) No. or EIN No.:
xxx-xx-9115
xxx-xx-3413

Attorney for Debtor(s) (name and address):

Tullio DeLuca
381 N. 9th Street
Scranton, PA 18504
Telephone number: 570 347-7764

Bankruptcy Trustee (name and address):

Mark J. Conway (Trustee)
502 South Blakely Street
Dunmore, PA 18512
Telephone number: 570 343-5350

Meeting of Creditors:

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors.

Date: July 17, 2009

Time: 02:30 PM

Location: Wm J Nealon Fed Bldg/US Courthouse, room to be determined, Washington & Linden Streets, Scranton, PA

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of Debtor or to Determine Dischargeability of Certain Debts: 9/15/09

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

CREDITORS WITH A FOREIGN ADDRESS

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court
274 Max Rosenn U.S. Courthouse
197 South Main Street
Wilkes-Barre, PA 18701
570-831-2500

For the Court:

Clerk of the Bankruptcy Court:
Terrence S. Miller

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: June 25, 2009

Exhibit "A"

CERTIFICATE OF NOTICE

District/off: 0314-5
Case: 09-04694

User: PHartman
Form ID: B9A

Page 1 of 2
Total Noticed: 48

Date Rcvd: Jun 25, 2009

The following entities were noticed by first class mail on Jun 27, 2009.

db/jdb +Charles E. Bovino, Jr., Lori L Bovino, 1128 The Hideout, Lake Ariel, PA 18436-9759
aty +Tullio DeLuca, 381 N. 9th Street, Scranton, PA 18504-2005
tr +Mark J. Conway (Trustee), 502 South Blakely Street, Dunmore, PA 18512-2237
3303249 +Berk's Credit & Collections, Dept. # 14674, P.O. Box 1259, Oaks, PA 19456-1259
3303250 +Bloomsburg Hospitalists Asso., P.O. Box 1716, Kingston, PA 18704-0716
3303251 +Bloomsburg Hospitalists Assoc, P.O. Box 1716, Kingston, PA 18704-0716
3303255 +CashNetUSA.com, P.O. Box 18066, Hauppauge, NY 11788-8866
3303254 +CashNetUSA.com, 200 W. Jackson Blvd., 14th Floor, Chicago, IL 60606-6941
3303256 +Citifinancial, 605 Munn Rd., Fort Mill, SC 29715-8421
3303257 +Citifinancial, Bankruptcy Dept., P.O. Box 140489, Irving, TX 75014-0489
3303258 +Community Health Concern, 601 Park St., Honesdale, PA 18431-1445
3303259 +Community Medical Center, P.O. Box 941, Scranton, PA 18501-0941
3303260 +Dell Financial Services, 12334 North IH 35, Austin, TX 78753
3303262 +Dr. John Consalvo MD, 1400 Main Street, Peckville, PA 18452-2009
3303263 +Encore Receivable Management, PO Box 3330, Olathe, KS 66063-3330
3303265 +Health Care of Northeast PA, P.O. Box 665, 110 Park St., Honesdale, PA 18431-2023
3303266 +Highland Physicians, LTD., 1839 Fair Ave., Honesdale, PA 18431-2121
3303267 +Jeffrey Koo, 104-50 48th Ave, Apt. 1F, Corona, NY 11368-2848
3303268 +Keystone Emergency Systems, Patient Financial Services, P.O. Box 1512, Knoxville, TN 37901-1512
3303269 +Laboratory Corp. of America, P.O. Box 2240, Burlington, NC 27216-2240
3303270 +Matthew T. Kuber, MD, FACC, 310 Sunrise Ave., Honesdale, PA 18431
3303274 +NCO Financial Systems, 507 Prudential Rd., Horsham, PA 19044-2368
3303273 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
3303271 +National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
3303275 +PPL, Inc., 827 Hausman Road, Allentown, PA 18104-9392
3303276 +Professional Emergency Care, P.O. Box 1257, Troy, NY 48099-1257
3303277 +Progressive Insurance Co., c/o Credit Collection Svcs., Two Wells Avenue, Dept. 9134, Newton, MA 02459-3208
3303279 +Quest Diagnostics, P.O. Box 7302, Branson, MO 65615-7302
3303278 +Quest Diagnostics, P.O. Box 4911, Southeastern, PA 19398-4911
3303280 +Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
3303281 +Stellar Collection Services, P.O. Box 6960, Syracuse, NY 13217-6960
3303282 +Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
3303283 +Through the Country Door, 1112 7th Avenue, Monroe, WI 53566-1364
3303284 +United Recovery Systems, 5800 North Course Drive, Houston, TX 77072-1613
3303287 +Wayne Enterprises, P.O. Box 443, Honesdale, PA 18431-0443
3303288 +Wayne Memorial Hospital, Attn: Collection Dept., 601 Park St., Honesdale, Pa 18431-1498
3303293 +Wayne Radiology Associates,, 5 West State St., Binghamton, NY 13901-2322
3303292 +Wayne Radiology Associates,, 601 Gates Road, Suite 3, Vestal, NY 13850-2288
3303294 +West Asset Management, 2703 N. Highway 75, Sherman, TX 75090
3303295 +Women's Health Care of NEPA, 110 Park St., Honesdale, PA 18431-2023

The following entities were noticed by electronic transmission on Jun 25, 2009.

tr +EDI: BMJCONWAY.COM Jun 25 2009 16:14:00 Mark J. Conway (Trustee), 502 South Blakely Street, Dunmore, PA 18512-2237
3303247 +EDI: AFNIRECOVERY.COM Jun 25 2009 16:14:00 AFNI, 404 Brock Dr., P.O. Box 3427, Bloomington, IL 61702-3427
3303248 +EDI: AFNIRECOVERY.COM Jun 25 2009 16:14:00 AFNI, P.O. Box 3427, Bloomington, IL 61702-3427
3303252 +EDI: CAPITALONE.COM Jun 25 2009 16:13:00 Capital One, P.O. 30285, Salt Lake City, UT 84130-0285
3303253 +EDI: CAPITALONE.COM Jun 25 2009 16:13:00 Capital One, P.O. Box 5155, Norcross, GA 30091-5155, Attn: Bankruptcy Dept.
3303261 +EDI: RCSDELL.COM Jun 25 2009 16:14:00 Dell Financial Services, c/o DFS Customer Care Dept., P.O. Box 81577, Austin, TX 78708-1577
3303264 +EDI: RMSC.COM Jun 25 2009 16:13:00 GEM-BPayPal, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
3303286 +EDI: AFNIVZCOMBINED.COM Jun 25 2009 16:14:00 Verizon, Bankruptcy South, P.O. Box 25087, Wilmington, DE 19899-5087
3303285 +EDI: AFNIVZCOMBINED.COM Jun 25 2009 16:14:00 Verizon, 3900 Washington Steet, Wilimington, DE 19802-2125

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3303272* +National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015
3303291* +Wayne Memorial Hospital, Attn: Collection Dept., 601 Park St., Honesdale, PA 18431-1498
3303289* +Wayne Memorial Hospital, Attn: Collection Dept., 601 Park St., Honesdale, Pa 18431-1498
3303290* +Wayne Memorial Hospital, Attn: Collection Dept., 601 Park Street, Honesdale, PA 18431-1498
TOTALS: 0, * 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0314-5
Case: 09-04694

User: PHartman
Form ID: B9A

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Total Noticed: 48

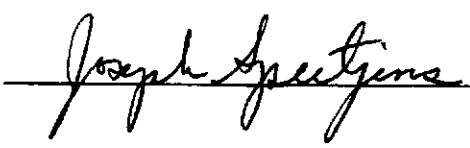
Date Rcvd: Jun 25, 2009

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2009

Signature: 



Afni, Inc.
404 Brock Drive
PO Box 3427
Bloomington, IL 61702-3427
www.afnicollections.com

SETTLEMENT OFFER

Pay half of your balance due

We are making another attempt to contact you regarding your overdue account. In an effort to resolve this matter we will accept \$445.37, half of the current amount due. Once paid, our records will reflect the status of your account with Afni, Inc. as settled in full.

If you have any questions, please contact our office toll free at (866)307-0283 Monday through Friday 7am - 9pm CST. For proper credit on your account please write this number 031333009-02 on your payment.

To manage your account online, visit us at www.afnicollections.com. You can login with your account number and last 4 digits of your Social Security number. You can pay securely online using your debit card, Visa®, Mastercard®, or checking account and have your receipt available online once your payment posts. Our records will reflect the status of your account with Afni, Inc as settled in full.

Credit card payments by mail are also accepted. Credit card payment options are located on the back of the payment stub located at the bottom of this letter and can be mailed back inside the enclosed envelope.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. You have the right to inspect your credit. This letter is from a debt collector.

This account is for a remaining balance from the original creditor for services associated with the previous telephone number listed below.

Please retain this information for your records

Afni, Inc. Account #	Balance Due	Original Creditor	Disconnected Phone #	Date
031333009-02	\$890.74	Verizon Pennsylvania Inc.	(570)253-6095	11/14/2009

Detach along perforation and return bottom portion along with payment in the enclosed envelope. Credit card payment options are on the back of notice.



For proper credit, please include your Afni Account # listed below on your check.



APNDV

PO BOX 223721
DALLAS, TX 75222



9318182122

Electronic Service Requested

Afni, Inc. Account #: 031333009-02
Original Creditor: Verizon Pennsylvania Inc.
Disconnected Phone #: (570)253-6095
Date: 11/14/2009
Toll Free: (866)307-0283

Discounted Amount Due: \$445.37

2 02031333009 991730 89074



*****AUTO**ALL FOR AADC 180
LORI L ROWE
1128 THE HIDEOUT
LAKE ARIEL, PA 18436-9759

182122
T552 P1

PO Box 3427
Bloomington, IL 61702-3427



Exhibit "B"